



Order Filed on October 13, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

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In re:

Luz M. Villafane,

Debtor.

Chapter: 13

Case No.: 18-23886-RG

Judge: Rosemary Gambardella

CONSENT ORDER RESOLVING CERTIFICATE OF DEFAULT

The relief set forth on the following page is hereby **ORDERED**.

DATED: October 13, 2020

A handwritten signature in cursive script, reading "Rosemary Gambardella".
Honorable Rosemary Gambardella
United States Bankruptcy Judge

Debtor: Luz M. Villafane
Case No.: 18-23886-RG
Caption of Order: **CONSENT ORDER RESOLVING CERTIFICATE OF DEFAULT**

THIS MATTER having been opened to the Court upon the Certificate of Default (“COD”) filed by Specialized Loan Servicing, LLC, as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-1 (“Creditor”), and whereas the post-petition arrearage was \$14,304.64 as of October 6, 2020, and whereas the Debtor and Creditor seek to resolve the COD, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **108 Linnett Street, Bayonne, NJ 07002** (“Property”) provided that the Debtor complies with the following:

- a. On or before October 30, 2020 and continuing monthly on or before the 30th day of each consecutive month, the Debtor shall cure the post-petition arrearage amount namely, \$14,304.64, by tendering seven (7) monthly cure payments of \$2,000.00 each and one payment of \$304.64, directly to Creditor; and
 - b. In addition to the above payments, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the November 1, 2020 payment.
2. All payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a proposed order, pursuant to Local Rule 9013-4(e) lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Paola D. Vera
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